

EEA TERMS OF SERVICE

Version: 1.1 - 29 April 2021

If you are a **Samsung Pay+** user the terms of service that apply to you are [here](#).

If you are resident in the UK, the terms of service that apply to you are [here](#).

GENERAL INFORMATION

Who are we?

Hello. We're Curve Europe UAB, registered in the Republic of Lithuania with company number 305626541, but you'll know us better as Curve. In case you want to send us a letter, we are based at Jogailos g. 9, LT-01116 Vilnius.

If you have any questions about these terms and conditions (**Terms**) or anything at all, just drop our friendly customer support team a line at support@curve.com or get in touch via the Curve app.

If we need to contact you, we'll contact you in English via the Curve app, by email, phone or using your home address - depending on the information we need to share - so make sure your details are always up to date. If in doubt, these Terms are concluded in English.

What are these Terms?

These Terms set out the terms of service for your Curve account and other important things you need to know. By clicking "accept/continue" you're entering into a legally binding agreement with **Curve Europe UAB**, which issues your Curve card and electronic money (e-money).

Curve is authorised to issue e-money by the Bank of Lithuania (located at Gedimino ave. 6, LT-01103, Vilnius, Lithuania, telephone no. +370 800 50 500. More information about the Bank of Lithuania is detailed by this link <https://www.lb.lt/en/>) (licence No. 73 issued on 22 October 2020).

These terms are always available on our website and if we make any changes to these Terms, we'll always let you know about it via email.

Anything else you should read?

The Fee Schedule forms part of these Terms and we highly recommend reading it. Along with these Terms, you should take a look at our [Privacy Policy](#), [Cookie Policy](#), [Fair Use Policy](#), [Curve Customer Protection Policy](#) and refer to the [FAQs](#) for any questions you may have.

Definitions used in these Terms are provided in Annex No 1. Please read these Terms carefully and contact us at support@curve.com or get in touch via the Curve app if you have any questions.

Who can open a Curve account?

You can open a Curve account:

- if you're a resident in one of the [eligible countries](#) listed in the app or on our website,
- have the full legal capacity to enter into a contract, and
- you're 18 years old or over.

You can't open a Curve account:

- on someone else's behalf, or
- if you already have a Curve account, or
- there is any reason that Curve is unable to grant you an account under the law that applies to us.

When you open your account, we ask you for information which is required to open the account. If this information is not provided, your account opening will be delayed. We may ask you for additional information, from time to time, in addition to what you provided when you opened your account and if this information is not provided to meet our requirements this may result in your account being suspended or closed.

What should you know about your Curve account?

E-money. Your Curve account stores e-money, an electronic alternative to cash that can be used to pay for goods and services, in store or online and to take money out at an ATM. Rest assured that your money is always kept separate from our own. This is known as safeguarding and ensures that your money is protected in case we become insolvent.

You can at any time until the termination of these Terms, request us to redeem your e-money in whole or in part. If you will ask to redeem your e-money on or up to one year after the date of the termination of these Terms, the total monetary value of the e-money shall be redeemed. You can find all the fees related with e-money redemption in the Fee Schedule.

No interest. We're not allowed to pay you interest on the funds we hold for you and they are **not protected** by the Deposit Insurance Fund. Don't worry: Curve is required to keep your funds safe in a safeguarding bank account, which means that all of your funds are protected.

How it works. You need to link and verify a payment card to your Curve account in the Curve app, before you can use your Curve card. The payment card can be any debit card, credit card or prepaid card that we allow you to link to your Curve account. We may need to introduce

certain restrictions on the cards that we are able to accept on to the Curve system and will try to keep you informed on any changes, some of which may depend on the card schemes.

When you make a transaction using your Curve card, Curve (with your permission) loads funds from your selected payment card to Curve. This is done for you automatically by the Curve processing system (no hassle to you). The amount loaded will be the value of the transaction, plus any fees for that transaction (including for any Curve services provided).

The loaded funds are used to issue e-money which is loaded onto your Curve e-money account and are then used to pay for the transaction made with your Curve card. If your selected payment card account has insufficient funds or declines the transaction for any other reason, the transaction will be declined.

In case Curve receives a decline from the payment card selected in the Curve app, we may try to process the transaction from the cards that you have set as your default or back up cards (when functionality is available).

You can add multiple payment cards to the Curve app and change the selected payment card at any time using the Curve app.

Each time you link a payment card to your Curve account you're giving us a continuous authority to use that payment card to fund the purchase of the e-money used to pay for transactions. Curve will use [various means to identify](#) that the card you have added to your account is yours and that you have the right to use it.

You can see your transactions on the timeline in the Curve app.

What should you know about your Curve card?

Curve will issue you either a personal or business Curve Card, based on the purpose of the card use you selected during the sign-up process. It will either be a physical and/or digital card. A digital card is a card where you can see your Curve card details in the Curve app only, and can request a physical card if you want one (fees for this are in the Fee Schedule).

It can be used to make purchases for goods and services, in store or online. In order to withdraw cash, you would need a physical Curve card..

ACCOUNTS & SECURITY

What type of accounts can you open?

Personal or business. You can open either a personal or a business account. We can change your account from business to personal and vice versa if we reasonably think your use of the account has changed. From time to time, we may request further information from you, to check if you still need a business account. If Curve for any reason determines that your account type has changed, Curve will issue you a replacement card.

When you request a business card under these terms you are confirming that you are either an incorporated company or self-employed and will only use the card for business spend.

Accounts. We offer accounts with different levels of services and fees:

Account type Benefits Subscription Fees

Curve Blue

[Curve Blue benefits](#)

Subscription Fees: None Check out the Fee Schedule for full details.

Curve Black

[Curve Black benefits](#)

Subscription Fees: EUR 9.99 monthly - check out the Fee Schedule for full details.

Curve Metal

[Curve Metal benefits](#)

Subscription Fees: EUR 14.99 monthly or EUR 150 annually - check out the Fee Schedule for full details.

Curve Black Legacy (for Curve Black customer who signed up before 28 Jan 2019 and elected to stay on)

[Curve Black Legacy benefits](#)

Subscription Fees: No subscription fees. For all other fees, check under the Curve Black section of the Fee Schedule

Minimum subscription periods

When you subscribe to Curve Black or Metal, you can choose to pay monthly or annually. Depending on which you choose, minimum subscription periods apply.

If you choose to pay monthly, the minimum subscription period is 6 months. If you wish to cancel your subscription you may do so but you will not be refunded any amount paid for the current month of the subscription. If you cancel your subscription and it is less than 4 months since the start of it, you must give us 2 months' advance notice (such notice period to run from the end of your current subscription month). You do not need to give us advance notice if you want to cancel and it is more than 4 months since the start of it.

If you choose to pay annually, the minimum subscription period is 12 months. This minimum subscription period will apply each time your subscription is renewed. If you wish to cancel your subscription you may do so but you will not be refunded any amount of the annual subscription fee. You do not need to give us advance notice to cancel your subscription.

In all cases where your subscription is subject to a minimum subscription period (whether 6 months because you pay monthly or 12 months because you pay annually), you will continue to have all of the benefits available under those subscriptions until the end of the period for which you have paid. For example, if you cancel your 12 month subscription during its second month, you can continue to use the benefits under the subscription for the remaining 10 months.

If you are an existing Curve Black or Metal subscriber at the time this version of the Terms (1.1) is published, the minimum subscription periods detailed above will not apply to you for so long as you continue on your current subscription (this includes annual subscribers when their subscription renews). If you upgrade from Black to Metal or downgrade from Metal to Black or change your subscription payment schedule from monthly to annually or annually to monthly, the minimum subscription periods will apply.

More than one account. You can not hold more than one Curve account. We can close down additional accounts without informing you first.

Upgrading your account. You can upgrade your account simply by clicking on the 'Manage Your Subscription' tab in the app. You can also change the payment card your subscription is charged to using the same tab.

If we can't charge your nominated payment card for subscription fees or any other fees you owe us - e.g., if your card has expired or has insufficient funds - you agree that we can take them from any other payment card you've linked to your Curve account. If we can't take the fees from any of the other payment cards either, you'll need to provide us with a valid payment card within 30 days of our request to do so, otherwise we may either close or downgrade your account.

If we or you close your account, we'll refund any advance subscription fees you've paid covering any period after the date of closure.

Downgrading your account. You can downgrade your account by getting in touch with us and fees may be payable in accordance with the Fee Schedule.

Curve reserves the right to restrict the ability to subscribe to the Curve Metal or Curve Black account for customers who upgrade or downgrade from another type of Account, more than once in a given 12 month period.

Fees. You can find details of the fees we charge in the Fee Schedule. We will keep you informed before we introduce any new fee or make changes to any existing fees.

Replacement Card. We charge fees for replacing your Curve card at the time we process the request for a replacement card. We can charge the fee from any of the payment cards linked to your Curve account. We won't charge you to replace a card that has been stolen or misappropriated.

Curve Fronted. Using your Curve card (with a debit or credit card as your payment card) to pay merchants who only accept payments by debit card, or who either impose a charge or deny certain types of credit cards (e.g. **paying off a credit card with an underlying credit card selected**), is defined by Curve as a Curve Fronted transaction and will attract a service fee (see our Fees Schedule for details). Please note that before you start using this function you should make sure that your underlying credit card issuer allows usage of your credit card to fund Curve card transactions.

Please remember that:

- your underlying credit card issuer may also apply fees in relation to Curve Fronted transactions using Curve. Curve will not be liable for such fees. These fees are strictly non-refundable in nature,
- you may have to pay other costs, taxes or charges which are outside our control and not charged by us e.g. your payment card issuer may charge you for making a payment through your Curve card.

Keeping your account safe

Please keep your Curve card, account information, security details and the devices you use to access your account safe. This means:

- signing your Curve card as soon as you receive it (if you can),
- not sharing your security details with anyone (including your Curve card PIN, Curve app password or PIN or other security information used to protect your Curve account),
- not letting anyone else use your Curve card or Curve app,
- keeping your Curve card details (physical or digital) safe,
- making sure you close down the Curve app when you're not using it;
- keeping your mobile phone and your email account secure and not letting other people use them.

If you think your card is lost or stolen, someone knows your security details or there are transactions on your account you don't recognise, you must immediately:

- lock your Curve card in the app,
- let us know ASAP by calling +44(0)2033222585 (lines are open 24/7) or any number linked **here**, by email on **support@curve.com** or via the Curve app,
- stop using your Curve account and card until you hear from us.

If you find your Curve card after you've locked it but before you've notified us, simply unlock it again via the app.

Because we send important notifications and information to you via the Curve app and the proper functioning and security of the app relies on updates from time to time, you agree that you will keep the Curve app on your mobile devices up to date.

USING CURVE

Using your Curve card

Uses. You can use your Curve card to make payments online or at mPos or to withdraw cash.

Authorised transactions. We'll consider a transaction to be authorised by you when you do at least one of the following:

- enter your PIN,
- sign a receipt,
- provide your Curve card details (card number, expiry date, CVV number),
- wave or swipe your Curve card (digital or physical) over or near a contactless payment reader,
- use your Curve card and PIN to withdraw cash from a payment terminal, e.g at ATM,
- select a contact of yours and instruct the transfer of funds to that person in the Curve app.

When you use your Curve Card to make a withdrawal from an ATM or make a payment (for example, in a shop or restaurant), we will consider the payment to be authorised by you unless:

- you let us know that the money has been stolen from your account; or
- you don't think we've carried out your instructions correctly.

We start to process your transaction at the time you use your card either for an ATM withdrawal, online transaction or payment at a terminal. It's important to note that the authorisation for a transaction lasts for 30 days and can be processed at any time during these 30 days. If a merchant processes your transaction after 30 days, you agree that we can process the transaction. You remain responsible under these Terms in respect of all transactions you authorise on your Curve account including all charges and other amounts incurred.

Cancelling transactions. You can cancel a transaction you've agreed to pay in the future up until close of business on the day before the transaction is due to take place. Just contact us to do this.

Changes to payment amounts. Sometimes, you might make changes to a purchase between the time you authorise the transaction and the time the merchant processes it. In these cases, the merchant may amend the payment amount to reflect this change. You agree

that we may pay the additional amount to the merchant on the basis of your initial authorisation and charge you the shortfall from you.

Pre-authorisations. If you've used your card to pre-authorise a transaction of less than EUR 150 (or its equivalent in your local currency), we may place a block on those funds (meaning you can't use them) or charge the amount to your payment card at the time you pre-authorise the transaction. If the final amount is less than EUR 150, we'll refund or unblock the difference.

Continuous payment authority. You can use your Curve card to set up a future payment (either on a one-off or recurring basis) on a selected payment card. We'll make the payment from the payment card you've selected in the Curve App at the time we process the transaction, which may be a different payment card to the one you had selected at the time you set up the future payment. If you need to cancel such payments, get in touch with us.

Spending limits. We have limits on how much you can spend or withdraw - these are set out in your Curve app. We may change these limits every now and then. You can ask us to increase your limits - if we refuse, you have to wait 3 months to request another review.

Transactions without Curve Card

Sending funds in a closed network. You can send and receive payments from other Curve customers by using the Curve Send functionality detailed below.

Reasons we can refuse or delay a payment?

- **Security:** We're concerned about the security of your Curve card or account,
- **Fraud:** We suspect fraud on your account,
- **Law or regulation:** We need to comply with the relevant law or regulation,
- **Your actions:** The transaction breaches limits which apply to your Curve account you've breached these Terms, failed to provide us with information we've asked for or your account has been blocked, or
- **Third parties:** If a third party (e.g. a card network) prevents us from making the payment.

We'll tell you if we refuse to make a payment and (where possible) why.

We may need to contact you urgently if we suspect or find fraudulent activity has occurred (provided we are not prohibited from doing so by law) or if we suffer a security threat. When we contact you, we will also give you information on how you can minimise any risk to your payment instrument depending on the nature of the security threat. We'll use the same contact details which you have already provided us with when contacting you; so please make sure you keep your account details up to date by contacting us.

What about foreign currency transactions?

If you have set your funding card currency in the Curve app to a different currency - e.g. EUR - to the payment card you've used to make the payment - e.g. your GBP debit card - your payment card issuer may charge a fee for using currency conversion services.

If we have to convert the currency of a payment made using your Curve card we'll use an exchange rate which will be either the:

- **Standard exchange rate.**

On a weekday we will normally use an exchange rate collected from our wholesale provider, though when the exchange rate is volatile we may use the rate as of midnight on that day. We'll use this rate during the hours foreign currency markets are open in London, UK. We can let you know the rate for a transaction if you get in touch with us.

- **Weekend exchange rate.**

This is the rate at the time the markets are closed in London, U.K. It will apply from the time the markets close until they open again. We can let you know the rate for a transaction if you get in touch with us.

Please check our Fee schedule to find out the currency conversion fee applicable for the currency exchange transactions.

Exchange rates can fluctuate between the date you made the transaction and the date it's actually processed by the merchant to your account, please note that changes in the exchange rates will be applied immediately and without notice. We may not notify you about the change in the exchange rate or when the transaction is finally settled.

If you use the go back in time feature in relation to a foreign currency transaction, it's possible that a different exchange rate to the one used for the original transaction will apply. If the merchant subsequently refunds the payment, the exchange rate used will be the one at the date the transaction was settled, not when the refund is settled.

You can contact us at support@curve.com for details of the exchange rate for any transaction. You can also find the exchange rate that was applied to your transaction in your Curve app.

We'll not be responsible to you if you're charged fees or lose any money if you ask the merchant or any other third party to make the currency conversion.

Who's responsible for losses on your Curve card or account?

When you'll be responsible. You're responsible for all losses where:

- you've acted fraudulently,

- you deliberately failed to keep your device, account details or your Curve card and account security details safe.

If you don't tell us as soon as you realise that your card is lost or stolen, when you think or suspect that someone else knows your security details, or there have been unauthorised transactions on your Curve card, you'll have to pay up to EUR 50 (or its equivalent in your home currency) of the losses.

When we'll be responsible.

We'll always try to process your payments correctly and on time, but sometimes things go wrong.

If they do, we'll refund you any money you've lost as a result of:

- any unauthorised transaction which you've promptly reported (and within 13 months of the transaction), provided you've not acted fraudulently or carelessly,
- our mistakes
- after you locked your card (but only to the amount of the original authorisation).

We may also refund you where you've used your Curve card to make a payment in the European Economic Area (EEA) without knowing the exact amount beforehand (e.g. when hiring a car) and the final amount is much higher than you reasonably would have expected.

Just drop us a line through the app or at support@curve.com as soon as you notice it but not later than 13 months after the date of the transaction, and provide us with any further information we need to look into this. We'll then make a decision either to refund the transaction or give you reasons for rejecting your request.

What can I not use my Curve account and Curve card for?

We know most customers will but you must use your Curve account and card responsibly. You can't use them:

- for anything that's against the law (e.g. fraud) or is harmful or disrespectful to others, including any form of abuse of us or our staff,
- in breach of these Terms,
- in a way that might harm our ability to provide our services or our software, systems or hardware,
- in a way that your payment card issuer, a card network, our acquirer and/ or payment processor, would be an abuse of the payments system,
- to pay for adult entertainment, gambling, cryptocurrencies, money orders (except wire transfers) and travellers' cheques from non-financial institutions,

- for “cash recycling”, which means using your Curve card to make an ATM withdrawal and using the cash to repay the payment card used for the withdrawal in order to receive rewards on the payment card or your Curve card,
- to create one or more Curve account(s) without our permission attempt to “double dip” or to do anything during the course of a dispute to receive funds from us and your bank or payment card issuer for the same transaction,
- to make transactions which are not allowed by the issuer of your linked payment card e.g. cash advances or transactions for investment purposes. Check your payment card’s terms to see what’s allowed.

Money owed to Curve

In the event you owe Curve money either for fees or transactions that you have made using Curve, we may immediately charge such amounts to any of your payment cards. We reserve the right to collect the amount of your debt to Curve by using any payments received to your Account. We may also recover amounts you owe us through legal means, including, without limitation, through the use of a debt collection agency.

CURVE FEATURES

Go back in time

This allows you to change the payment card you used to pay for certain transactions after they were made. Check out which [transactions](#) this is possible for in the Curve app (note that we can change this list and restrict customers from using this feature where we have a good reason to do so). Be aware your card issuer may charge a fee for this, which we’re not responsible for.

Curve Rewards

From time to time, we offer our customers promotional offers with select retailers which you can choose to participate in if you wish. We call this Curve Rewards. Our Curve Rewards Supplemental Terms are [here](#). The terms specific to individual offers will be presented to you at the time you select the offer. Provided that you comply with the terms of the offers you choose to take part in, we will pay to your Curve Cash card an amount in accordance with those offers.

The funds paid by us to your Curve Cash card for any Curve Rewards offers will be held as e-money and safeguarded as required by UK law. These funds are available for you to spend when you select the Curve Cash card as a funding source for your Curve card.

Please note that you cannot use your Curve Cash card to withdraw cash and it cannot be used by you to pay any fees to Curve. If you want to withdraw funds from your Curve Cash card, you can get in touch with us.

Curve Cash

Sometimes we offer our customers cashback in the form of points for using their Curve account and card – we call this Curve Cash. You can check out the current Curve Cash offers on our website. We change this every now and then but you can keep a tab on this through our [website](#).

Curve Cash is different to Curve Rewards. With Curve Cash, you'll receive Curve Cash Points, which we add to your Curve Cash card. However, Curve Cash Points have no cash value and are not deemed to be e-money or any other equivalent of a fiat currency (unlike Curve Rewards). Your Curve Cash Points cannot be used to withdraw cash or otherwise be redeemed for cash. You cannot use Curve Cash Points to pay for any fees due to Curve.

When you use your Curve Cash card for a transaction, Curve will convert your Curve Cash Points to e-money (our little gift to you!) to the value of the transaction. You will still be charged any fees that may be applicable to a transaction when these Points are used. If there are not enough Curve Cash Points on your Curve Cash card, the transaction will be declined.

Please note that if your Curve Cash card holds Curve Cash Points in addition to other funds (for example, from Curve Rewards or Curve Send) then those other funds will be used first and your Curve Cash Points will only be converted to e-money and used when there are no other or insufficient other funds to complete a transaction.

Curve Cash Points expire 6 months from the date they are added to your Curve Cash card. If your Account is closed either by you or by Curve, you will not be able to redeem the value of your Curve Cash Points.

Curve Send

Curve Send allows you to send and receive payments (and messages!) from other Curve Send customers just entering their phone number.

Your payment will be initiated at the time you authorised it. Once a payment has been sent, the recipient will receive the funds to their Curve Cash card within 7 days.

You can also send to non-Curve customers who are able to sign up for a Curve account.

Before they receive their funds, they'll need to open a Curve account to accept the payment - if they don't the payment will be sent back to you.

Please note we'll assume that you have the non-Curve customer's consent to provide us with their details and you should refer them to our Privacy Policy for details of how we'll use their information.

Just FYI - it can take up to 7 days for a payment transaction to appear on the Curve timeline when you receive funds.

Funds received from Curve Send are stored in your Curve Cash card, separate from your Curve Cash Points, and can be used for making payments with your Curve card but can not be withdrawn as cash or redeemed to an underlying bank account / payment card without getting in touch with us. You cannot use these funds sitting on your Curve Cash card to pay for any fees due to Curve. Funds received from your Curve Cash card from Curve Send are held as e-money and are not Curve Cash Points. For the avoidance of doubt, Curve Send funds do not expire and are safeguarded as required by UK law.

When you make a payment with your Curve Cash card selected as a payment card, Curve will first use any funds received through Curve Sen before it will convert your Curve Cash Points to e-money.

Using the Curve app to access accounts with other service providers

You can also access your accounts with other service providers and initiate payments from those accounts. We call these Account Information Service (AIS) and Payment Initiation Service (PIS).

When you use our AIS to view information about an account you hold with another provider, or use our PIS to initiate a payment from an account you hold with another provider to initiate a transaction, you must authorise us to access that account and/ or make a payment. We won't store any of the sensitive payment data you provide to give that authorisation.

We will consider that you gave us consent and authorised us to initiate payments or view information from those accounts when you choose in your Curve app the certain service and filled in requested information.

Open Banking permissions

We may provide you access through the Curve app to a third party AIS and PIS provider - to check whether this service is available in your country - please check [here](#). These services will allow you to obtain financial information from your online bank or third party payment account (account information services) and to make online payments directly from your third party payment account (payment initiation services). You will need to sign up to the third party AIS and PIS provider's terms and conditions during the sign up process and provide them your details in order to create an account on their system and to access your data or execute payments. We have no responsibility for the products and services provided to you by or through the AIS and PIS third party provider and will not be liable to you for any harm, damage or loss arising from your use of the products and services provided to you by or through the third party AIS and PIS provider.

The terms and conditions that are connected to your third party payment account apply to the payment accounts that you access through the third party AIS and PIS provider will remain in effect and are not amended by these terms and conditions.

Curve is not responsible for the information that you receive from the third party payment account provider or third party AIS and PIS provider.

CLOSING & SUSPENDING ACCOUNTS

When can we block, suspend or close your account?

Blocking. We'll block your account if we have reasonable concerns about your account's security or suspect fraud, money laundering or where law or regulation requires us to.

Suspension and closure. We may immediately suspend or close your account for a number of reasons including where:

- you use Curve in a way that these Terms don't allow,
- you don't provide us information we've asked for or information you've provided is false or misleading,
- we determine you have breached our Fair Use Policy,
- your behaviour towards us makes it difficult to deal with you (e.g. you insult our staff),
- you've broken these Terms in a serious or persistent way and you haven't put the matter right within a reasonable time of us asking you to,
- we're required to by law or regulation,
- you're declared bankrupt,
- we can verify that you have died.

We'll give you at least 2 months' notice if we want to close your account for any other reason.

How can you close your account?

By accepting these Terms you agree that Curve will start implementing them before the end of the 14 days "cooling off" period.

You can cancel your account at any time by emailing us at support@curve.com or contacting us in the app. You'll get a refund of any subscription fees you've paid if you change your mind within the first 14 days of signing up (the "cooling off" period). You will be charged pro rata if you have used any of the Curve services (including receiving a card).

If you're a Curve Metal customer, you'll need to give us 1 months' notice before you can close your account. If you cancel or downgrade your Curve Metal account in the first six months after subscription - you will also be charged a Curve Metal card fee to cover the cost of ordering and delivering the metal card. If you cancel after the first six months have elapsed - this cost is on us.

On closing your account, you still need to pay us any fees you owe us or any transactions that have not yet completed. You'll also need to make sure you cancel any outgoing payments you don't want to pay anymore. If there is a balance on your Curve account, this will be redeemed to an underlying card's bank account - once we complete our checks (if needed).

COMPLAINTS

How can you make a complaint?

We hope you don't ever need to but if you do ever want to complain, you can contact us at support@curve.com or complaints@curve.com or via the Curve app. We'll try and fix your problem as soon as we can. Our final response to your complaint, or a letter explaining why the final response has not been completed, will be provided to you within 15 business days after your complaint has been made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case). Just so you know, our complaints management and customer service is currently only available in English.

If you are a natural person and a consumer and in case you're still not happy with our response you can refer with the complaint to the Bank of Lithuania which is an out of court dispute resolution authority dealing with disputes between consumers and financial service providers.

Please note that should you wish to have a possibility to apply to the Bank of Lithuania as to the out of court dispute resolution authority, then you shall make your complaint to us within 3 (three) months from the day that you found out or should have found out about the alleged violation of your rights or legitimate interests arising from agreement with us. Additionally, take into account that you can apply to the Bank of Lithuania within 1 (one) year of the date you sent us your complaint.

You can contact the Bank of Lithuania by the following ways:

- By submitting the complaint through the electronic dispute resolution tool "Electronic Government Gateway";
- by filling in the consumer's application form and sending it to the Supervision Service of the Bank of Lithuania, Žalgirio str. 90, 09303 Vilnius, e-mail pt@lb.lt or to Totorių str. 4, 01121 Vilnius, e-mail info@lb.lt;
- by submitting a free-form application and sending it to the Supervision Service of the Bank of Lithuania, Žalgirio str. 90, 09303 Vilnius, e-mail pt@lb.lt or to Totorių str. 4, 01121 Vilnius, e-mail info@lb.lt.

Examination of the complaint at the Bank of Lithuania is free of charge.

You can find the consumer application form and more information on their website.

You can get more details about how we handle complaints in our [FAQs](#).

You may also use the Online Dispute Resolution service if you are an EU resident and have a complaint about our services. The website is: <http://ec.europa.eu/consumers/odr>. As the ODR service will ultimately redirect your complaint to the Bank of Lithuania, you may prefer to contact us or the Bank of Lithuania directly in the first instance.

OTHER IMPORTANT LEGAL STUFF

Our liability

We are liable for proper execution of your payment transactions.

We'll not be responsible for any money you've lost as a result of:

- a merchant or ATM provider refusing to accept your Curve card,
- us suspending or closing your account in accordance with these Terms,
- Curve implementing a legal or regulatory requirement,
- unforeseeable events outside our control, where the consequences would have been unavoidable despite our best efforts,
- goods or services that you purchase using your Curve card,
- loss or corruption of data unless caused by our wilful wrongdoing,
- our compliance with applicable laws.

We're also not responsible for any charges you have to pay to third parties, like your payment card issuers or payment account service providers, for using the Curve account and services.

If we breach our Terms with you, we'll only be responsible for losses that could have been foreseen at the time we entered into these Terms and are directly related to the event in question. We'll do all we reasonably can to make sure that our services are not interrupted and are accessible at a reasonable speed. However, we can't promise that this will always be the case e.g. where we rely on third parties to process payments.

Nothing in these Terms will stop us being responsible to you, if we act fraudulently, we act with a very significant degree of carelessness, or we're at fault and the law does not allow us to exclude or limit our liability. We will not be liable to you in respect of any losses you or any third party may suffer in connection with the use of Curve's service - app, account or Curve card as a result of our actions which were not a foreseeable consequence of our actions.

Changes to these Terms

Because these Terms will continue till you or we end them, we may need to change these Terms every now and then. If we make changes that are clearly in your favour, we'll tell you once we've made them. Otherwise, we'll give you 60 days notice before the change will come into effect - so you can easily end these Terms if you don't agree with the changes.

Any such changes will only of course be made if they are reasonable. We'll assume you're happy with the change unless you tell us otherwise.

We may amend these Terms to reflect changes:

- to the law or regulatory requirements,
- to the way we manage your Curve account as a result of changes in technology and changes to the Curve system that we use,

- in the cost of providing your account and other Curve services,
- to our existing products and services,
- and anything else that we currently can't predict.

Our contract with you

Personal to you. Only you and we have any rights under these Terms. These Terms are personal to you and you can't transfer any rights or obligations under them to anyone else.

Transfer. We can transfer any of our rights and obligations under the Terms to comply with a legal or regulatory requirement and we reasonably think that a transfer would not have a significantly negative effect on your rights.

Severability. If for any reason a part of these Terms becomes invalid or unenforceable, we both agree that the invalid or unenforceable parts can be removed and that the rest of the Terms will still be enforceable.

Waiver. If you fail to keep to any of your obligations and we don't take action against you (immediately or ever), we can still take action at a later date.

Our intellectual property

Curve owns all the intellectual property in the Curve products and services or has a license to use them, e.g. Curve app, Curve website, Curve logo and card designs. You agree you won't use Curve's intellectual property, except to use Curve's products. Also, you agree you won't reverse engineer any of Curve's products (that is try to reproduce them after a detailed examination of their composition).

Lithuania law applies

Lithuania law will decide any legal questions about this agreement, and about our dealings with you with a view to entering into it.

If you are living in another EEA country when this agreement starts, Lithuania law will still apply, but will not act to deprive you of any mandatory protections that would have been afforded to you in that country. In addition, the competent authorities of that country will have jurisdiction to hear any claims in relation to this agreement, but you can still bring a claim against us in the competent authorities of Lithuania if you want to.

Your Data

By agreeing these terms, you also agree to us using your information to make and receive payments on your account, and any other lawful grounds that Curve has to use your information. If you're no longer happy for us to use your information, we'll have to close your account. We may keep your personal data and use it where we have lawful grounds to do so. For example, any identity verification information we need to maintain for regulatory reasons (please refer to our Privacy Policy).

FEES SCHEDULE

Subscription Fee

To provide you with the benefits and services associated with your Curve card

Metal

€14.99 per month or €150 per year

Black

€9.99 per month

Blue

€0

Delivery Fee

To cover the cost of delivering a physical card (when issued only a digital card)

Metal

€0

Black

€0

Blue

€5

Replacement Card Fee

To provide you with a replacement Curve card

Metal

€50

Black

First replacement is free. €5 for each subsequent replacement

Blue

€5

Cancellation Fee if you cancel your Curve card during the 14 day cooling-off period

To cover the cost of providing your Curve card, including the cost of making it and posting it to you and providing you with the benefits associated with your card up to the point you cancel it (applied only if you have been issued with a physical Black or Metal card).

Metal

€50

Black

€8

Blue

€0

Cancellation Fee after the 14 day cooling off period

To cover the cost of providing your Curve card, including the cost of making it and posting it to you and providing you with the benefits associated with your card up to the point you cancel it.

Metal

€50 if you cancel during the first 6 months and ordered a physical card

Black

€0

Blue

€0

Cash withdrawal fee

To cover the cost of enabling you to withdraw cash from ATMs. Note: some ATM providers may impose additional charges.

Blue, Black & Metal

First 10 withdrawals are free. Thereafter €0.50 per withdrawal.

Currency Conversion Fee - for purchases you make Monday-to Friday (excluding bank holidays)

To cover enabling you to pay for goods and services in a currency different from the currency of your payment card. Any fee we charge will be in addition to the exchange rate we use to convert the currency you used to pay for the goods and services to the currency your payment card is in. We'll use our standard exchange rate for purchases and cash withdrawals you make when the foreign currency markets are open in the UK (typically Monday-Friday, excluding bank holidays).

Metal

Unlimited Fee free currency conversion (subject to a fair use up to €60,000 a year). Thereafter, we will charge a currency conversion fee of 2% of the transaction amount over the standard exchange rate.

Black

Unlimited Fee free currency conversion (subject to a fair use up to €15,000 a year). Thereafter, we will charge a currency conversion fee of the greater of 2% over the standard exchange rate.

Blue

Fee free currency conversion up to up to €500 per rolling 30-day period. Thereafter, we will charge a currency conversion fee of the greater of 2% over the standard exchange rate.

Currency Conversion Fee - for ATM withdrawals you make Monday-to Friday (excluding UK bank holidays)

To cover enabling you to withdraw cash from an ATM in a currency different from the currency of your payment card. We'll use our standard exchange rate described above.

Metal

Fee free currency conversion up to €600 per rolling 30 day period. year. Thereafter, we will charge a currency conversion fee of 2% or €2 (whichever is higher) of the transaction amount over the standard exchange rate

Black

Fee free currency conversion up to up to €400 per rolling 30-day period. Thereafter, we will charge a currency conversion fee of the greater of 2% or €2 over the standard exchange rate

Blue

Fee free currency conversion up to up to €200 per rolling 30-day period. Thereafter, we will charge a currency conversion fee of the greater of 2% or €2 over the standard exchange rate.

Currency Conversion Fee - for purchases and ATM withdrawals you make over the weekend or UK bank holidays

To cover the cost of enabling you to to make purchases and withdraw cash in a currency different from the currency of your payment card. We'll use the weekend exchange rate for purchases and cash withdrawals you make when the foreign currency markets are closed in the UK (typically weekends and bank holidays). The weekend rate is the rate at the time the markets closed.

Blue, Black & Metal

In case of withdrawals or purchases over the weekend where the currency of the selected Payment Card is different to the currency of the spend, as the Forex markets are closed, we take the rate of last days the market were open (in most cases Friday :23:59 GMT) and apply a surcharge. If there is a currency conversion and the currency of the selected Payment Card and the currency of the transaction are both in one of GBP, USD or EUR, the rate will be increased by 0.5%. In any other case, that is if either the currency of your transaction or the currency of the selected Payment Card is any of our other supported currencies, the rate will be increased by up to 1.5%.

Curve Fronted fee

To cover the cost of enabling you to use a credit card as your payment card to pay merchants who only accept payment by debit card or who impose a charge or deny certain cards. Please note that your credit card issuer may also charge fees.

Metal

No fees

Black

1.5% of the total transaction amount.

Blue

1.5% of the total transaction amount.

Credit Card Withdrawal fee (limits and fees)

Charges for using your credit card as the selected payment card when making cash withdrawals.

Blue, Black & Metal

Where your selected Payment Card is a credit card: free up to €200 per calendar month; thereafter 2% of the withdrawal amount. Please note that this is not a limit per credit card, but a cumulative for all credit card withdrawals using your Curve card in a calendar month. This fee will be in addition to any of the other fees mentioned above. Note: Our platform uses third-party systems to identify whether the payment card is a credit card. If you believe your card

has been incorrectly defined you should contact us and we may ask you for information so we can investigate.

When fees are only stated in GBP, and you are a customer resident in any **other EEA countries**, you will be charged in your local currency equivalent which is calculated in the same way as the currency conversion discussed above.

ANNEX 1

DEFINITIONS

- **Business day** – a calendar day, except Saturdays, Sundays and official holidays and days off set by the legal acts of the Republic of Lithuania, when banks are normally open for business in Lithuania unless set by Curve and notified to you as the client of Curve differently.
- **Curve** – Curve Europe UAB, a legal entity registered in Lithuania with its registration number 305626541, registration address Jogailos str. 9, Vilnius, Lithuania. Data on the Company is accumulated and stored in the Register of Legal Entities of the Republic of Lithuania. Curve has an electronic money institution license No. 73 issued by the Bank of Lithuania on 22nd of October, 2020. Curve as an electronic money institution is supervised by the Bank of Lithuania, located at Gedimino pr. 6, LT-01103, Vilnius, Lithuania, telephone No. +370 800 50 500. More information about the Bank of Lithuania is detailed by this link <https://www.lb.lt/en/>.
- **Curve account or Curve e-money account** – an account assigned to store e -money. This account is linked to your Curve card and executes transactions and contains information performed by you.
- **Curve card** – a payment card issued by Curve that might be either a personal or business Curve card. Curve card might be a physical and / or digital card.
- **Curve Send** – transaction between Curve accounts.
- **E-money** – electronically stored monetary value as represented by a claim on Curve which is issued on receipt of funds for the purpose of making transactions.
- **Fees Schedule** – a list of fees and charges Curve applies for and in connection with the use of the services, as may be amended by Curve from time to time, which is published on Curve's website. Fees Schedule forms an integral part of the Terms.
- **Payment card** – any debit card, credit card or prepaid card that is linked to the Curve account.
- **Privacy Policy** – Curve's policy governing the processing of personal data, which is published on the website and placed in Curve's app. By accepting these Terms, you

also accept and agree to the provisions of the Privacy Policy, as amended from time to time.

- **Transaction** – a money placement, collection, transfer or withdrawal initiated by you as a client of Curve.
- **Terms** – these Terms of Service, any references to the Curve’s website provided in these Terms of Service and its annexes, if any.
- **Website** – Curve’s website www.curve.com where you can always find the Terms and other policies applicable to you.